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Belgium's Lesson to the World

THE courageous and temporarily successful defense of their native land by the Belgians holds out one promise of future peace in the world. It has demonstrated that in modern warfare the people on the defensive have a greatly superior advantage over those on the offensive. It has shown that no nation, except it have overwhelming forces, can hope to conquer another. It teaches a lesson which, in the future, ambitious and land-greedy nations cannot fail to take into consideration, and will cause them to think well before entering upon a war of conquest.

Scientific Fire Insurance Rate Making

SPEEDED to action by legislation in a number of States, the National Board of Fire Underwriters, the important body made up of representatives from practically all the large stock insurance companies, is widening its already large activities to include an exhaustive study and classification of fires and fire risks throughout the country, to the end that rate making may be taken out of the hands of the theorist, the inexperienced and the politician, in no less degree than are the rates of the life insurance companies.

The business world asks nothing better than that fire insurance rates shall be based on facts, and not left either to "theorists and politicians" or to the tender mercies of irresponsible bodies of insurance men. The good old days of unregulated rate making are just as dead for insurance companies as they are for railroads. Rapacity and unjust discrimination brought the end in the one case no less than in the other.

The Financial Skies are Clearing

ALTHOUGH the disasters by which Europe is to be overwhelmed are still, to a large extent, within the clouds of war, the financial skies are clearing, not only in the United States, but in England and in France. The prompt action of the administration in invoking the provisions of the emergency currency act, strengthened by the hearty cooperation of the leading financiers of the country, who have shown a fine spirit of consideration for the public welfare, has materially and permanently checked the possibility of a panic. Of the amount authorized under the Aldrich-Vreeland act, there have been issued \$300,000,000, and laws recently passed make it possible to issue more than \$1,700,000,000 of such currency. By a common understanding, our bankers have agreed to stop further important exports of gold, and the closing of exchanges all over the country has prevented any of that ill-advised speculation that would have tended to create a crisis.

While this course of action has largely relieved a threatening situation in the United States, it has also alleviated the strain on the other side of the Atlantic; the Bank of England and the Bank of France have both lowered their rates since the beginning of the war.

And even those engaged in foreign commerce, who are suffering most from the effect of war, have begun to see better times ahead. Few doubt that England will eventually sweep the sea, when, with British warships protecting ocean trade, the way to many neutral ports will be open; while, with Germany bottled up apart from the rest of the world, American enterprise will find new and profitable opportunities in the South American trade.

Swat Demagogues First.

THE New York Commercial, a tolerably sane paper, believes we need more business men as officeholders, and cites as example the late Joseph Chamberlain, of England. The Commercial also notes, wisely, that the people are none too apt to elect business men, since the demagogues will prevail against them.

One of the great difficulties in recent years in persuading men of affairs to lend their services to the nation is the prevalence of the demagogue. Take Paul Warburg and Thomas D. Jones. They are extremely high and irreproachable types of American business men. Yet the politicians systematically hectored them, indicted them as though they were criminals, and brought upon them such humiliation as they never had experienced in their business careers.

What encouragement have business men to enter politics under these conditions? They may be actuated by the purest ambition to serve their country, may have a very passion for service. But if adroit and petty politicians, men who have never accomplished anything of note in their entire lives, use them as targets with which to attack to public prejudice and hatred, what then?

There can be no doubt, as the Commercial intimates, that the leveling advice and influence of business men could save this nation millions annually in administration, and insure infinitely more efficiency. But are the politicians receptive to the business man in public life? Do they want him? Are they not, rather, afraid of him, preferring to keep him in the background and placard him as "suspicious"?

The best way out of this morbid and hurtful condition is education—education as to the fitness and honesty of the business man and the selfishness and the acute tricks of

the demagogue. If we are ever going to make any progress toward realizing the true standard of capacity in public life, together with the elimination of the trickster, the fourflusher and the player of petty politics, it will be by education and the importation of the business man.

But education comes first. The initial step is to unmask the demagogue. The rest should be a simple matter.

Welcome—Old and New Friends!

RICHMOND welcomes with genuine warmth the old and new friends who are gathering here to gain and to bestow the benefits of "Better Acquaintance Week." It is peculiarly fitting that The Times-Dispatch should voice the hospitality that the city feels for "Better Acquaintance Week" is the direct outgrowth of its own efforts along the line pursued in the promotion of this week of friendliness.

In the summer of 1911 The Times-Dispatch organized, routed and conducted the first "Richmond Boosters' Tour." On this tour went representatives of more than 100 mercantile and manufacturing concerns, who for a week traveled through the territory in which their products were sold, meeting those with whom they had been dealing for years, and within that week, gaining and imparting more information than years of trading had been sufficient to supply.

So successful in every respect was this first tour that The Times-Dispatch felt not only encouraged, but obligated by its sense of duty to the community, to undertake its second "Richmond Boosters' Tour," which followed in the summer of 1912. During this impressive trip it became evident that the movement thus inaugurated was of great civic value and of much sectional importance, and, while the tour was in actual progress, The Times-Dispatch offered to relinquish to some agency of the municipality the development of the plan, which had already accomplished so much.

Quick to appreciate the value of the constructive idea that had been offered them, the solid and alert business men of Richmond seized the opportunity; the creation of the trade extension bureau of the Chamber of Commerce quickly followed, and "Better Acquaintance Week" of 1913 was the result. The second annual "Better Acquaintance Week," which begins to-day, will undoubtedly be marked by even a larger attendance than that of last year, and will be productive of more good in consequence.

War and Socialism

IF there is a European war of the extent and duration which there is now reason to fear, it is not impossible that the end will see a vastly increased potency in Socialist opinions throughout what is called with painful irony the civilized world.

The Socialists have become what is in effect an international peace party. While war-frenzied mobs were shrieking through the streets of European capitals, the Socialists were holding solemn meetings of protest against a reversion to barbarism. Their protests, even the threat of a general strike, are ineffective, partly because Germany, Austria and Russia are actual autocracies, whatever they may be nominally, and partly because the present generation has a very dim conception of the true meaning of a great war.

But at the close of such a war there would be full and bitter knowledge on that subject. The flower of Europe's manhood would be in the grave or limping to it; semistarvation would be the portion of Europe's population. The general intelligence has marched forward since the days of the First Napoleon. The world mind of to-day will not accept a province or two nominally transferred from Emperor A to Emperor B as adequate return for misery and desolation, wrecked bodies and broken hearts.

Under such conditions it is not impossible that some great monarchies may become republics, and that many plain men, to whom the economic theories of socialism are repugnant, may yet join themselves to that party as the only means available of making another war impossible.

No Triumph for Carranza

IF Carranza persists in his reported refusal to permit General Villa to participate in the revolutionist forces' formal entry into Mexico City, then the "Supreme Chief" of the Constitutionalists is lacking in the element of common sense. Villa was the man who won the victories which have made an entrance into the capital a possibility. It is within the facts to say that he has shown military capacity of a first-class sort; in fact, in American eyes he is the only Mexican who has shown himself able to conduct military operations on any higher scale than is required by guerrilla warfare.

If he is left to sulk in his tent while the trumpets bray a welcome to his conquering army, Carranza is apt to find the fat is in the fire with a vengeance. For many years to come the balance of power in Mexico will rest with the civilian leader who is associated with the man who knows how to lead Mexican troops.

There is in the United States quite a general admiration for "Pancho" Villa. We admire efficiency, and he has demonstrated that he possesses a surprising amount of that attribute, considering that not many of his countrymen demonstrate the possession of any at all. He had a job to do, and he did it with material which, to put it mildly, was not of the best.

So far, Carranza has not displayed the possession of anything in particular, except a well-grown idea of his own dignity and an understandable jealousy of Villa.

Chronological history of Austrian wars is one long series of defeats, except when Prince Eugene lived. Indications are that the record will not be broken now.

If those Dutchmen cut the dykes, there'll be some thousand soldiers of the Kaiser who will never violate other neutral territory.

Love of the Fatherland in Germany is nothing to the love those stranded tourists bear to the U. S. A.

These are times when we offer thanks for the "bungling American diplomacy" which has made us a "laughingstock of foreign nations."

They laugh at Mr. Bryan's dove of peace, but it finds a pretty good home in the land where Mr. Bryan is Secretary of State.

Although they object to their income tax, the French may find it preferable to a war tax.

Italy is about to block that triple play of the Kaiser's.

New plank for the Progressives—Recall of Ships. But the President Grant paid no heed.

WAYSIDE CHATS WITH OLD VIRGINIA EDITORS

"Bad season at Baden-Baden," the Norfolk Ledger-Dispatch gravely comments. One more far-sighted might find conditions at Wiener-wurst.

The Fredericksburg Free Lance, which calmly remarks, "There is no alarm in America over the European mix-up—only regret"—does not abide in a city where rival evening newspapers issue extras every few minutes with headlines that scare horses in the streets.

Says the Lynchburg News: "The Norfolk Virginian-Pilot tells us that they are talking of abandoning the practice in South Carolina of opening all political meetings with prayer, seeing the results have been anything but satisfactory. The Virginian-Pilot objects to it, probably on the ground that things might have been much worse, but we cannot blame some South Carolinians for doubting this." In Virginia the objections here, along this line of discussion seem to have been directed at the practice of opening prayer-meetings with political intent.

The Newport News Times-Herald unaccountably remarks: "We hope England will not fail to enlist the Pankhurst brigade. Those gallant militants should have their rights in war as well as in peace." The cruel comment might at least be tempered with a suggestion that the ladies be provided with the latest from Paris in modish uniforms.

Terrapins have cast her spell upon South Boston. Editor Lacy, of the Halifax Gazette, gives notice that he has succumbed to the lure of the dance and may be expected any time to enmesh his pedal extremities in the web of the tune of "Too Much Mustard" or some similar tango trap. He says: "The new dances have at last reached South Boston. Though round about us the storm has been raging for months, we have heretofore escaped the new dance craze, but now it has at last struck us and, from all indications, we are going to make up for lost time."

"There seems to be nobody left to stop Europe from fighting," says the Norfolk Ledger-Dispatch. Which seems to imply that the editor thinks everybody right.

Significant of universal trend toward religious tolerance and the decline of fanaticism is the alignment of the powers now warring in the Eastern Hemisphere. That is the argument presented in a characteristic editorial by Brother Showalter in the Harrisonburg News-Record. He writes: "That religious ties are not the strongest that unite nations was never more strikingly exemplified than in the present situation between the triple alliance and the triple entente in Europe. Lutheran Germany is supporting Catholic Austria-Hungary, and is in turn being supported by Catholic Italy. On the other hand, Catholic France is behind Protestant England, and with Eastern Church Russia." Yet wars, like petty politics, make strange bedfellows.

Editorial paragraph in the Norfolk Virginian-Pilot: "By the time a general European war is over it will probably be within the mark to substitute a 'yes' for a 'no' in spelling both the Triple Alliance and the Triple Entente." All right. Assuming that orthography is still given a fighting chance in Norfolk, we'll be the goat. What's the answer?

RANDOM COMMENT ON "DOWN HOME" VIEWS

"We shall see what we shall see," says the Wilmington Star. The Belgians have already shown us.

The Newbern Sun is no pessimist. "So many pessimistic and terrifying predictions, ranging from the end of the world to the reduction of its inhabitants to a few scattered islands, have been made in respect to the European war that it is well to reflect that civilization is secure whatever the outcome," it says. "Whatever is, is right" said Pope, and in the sense intended it is true.

As with the press all over the country, the North Carolina dailies and weeklies are filled with speculations as to the probable conduct and outcome of the European war. The two foregoing are samples of the grave and the humorous comments made. The Durham Sun does not neglect the serious aspects, but finds some comfort in the opportunities for paragraphing. "The map of Europe," it says, "is now a moving picture show, a change of view every day." The map of Europe has usually been just that. Belgium particularly has been longed in turn to the Roman empire, to the Dutch Republic, to Spain, France, Austria and Holland, with comparatively brief periods of independence thrown in to add to the variety. Its present independent state dates from the conference of powers of 1832. It will hardly be changed by the present war, but it will retain claim to the designation of the "cock-pit of Europe."

"Thank Gott, I am United States now," the Raleigh Times reports, a recently naturalized foreigner exclaiming upon learning of the outbreak of the cataclysm in Europe. The sentiment is echoed by many new Americans, and the natives are thankful that they are natives.

A good citizen is "Mr. Joe H. Carver," of near Roxboro. "He reports curing the first barn of tobacco for the county, having made his first curing last week," says the Roxboro Courier.

"The war news has put the price of wheat in Newton up to \$1.05 a bushel," is information given by the Newton Enterprise. More proof that the effects of modern warfare are not confined to the countries engaged in it.

A North Carolina exchange published an "editorial" which we have already read in four or five Virginia weeklies.

QUERIES AND ANSWERS

Railway Rate.

What is the highest passenger rate ever charged on the Washington division of the Southern Railway? JAS. M. DOUGLAS.

Three cents.

Common Names. Can you tell me what family names are the commonest in the United States? MRS. L. L. No table has been made covering the country as a whole. From the directories of several of the principal cities the "commonest" names are given below in the order of frequency: New York—Smith, Brown, Miller, Murphy, Meyer, Johnson, Kelly, Cohen. Chicago—Johnson, Smith, Anderson, Miller, Brown, Peterson, Jones, Williams. Philadelphia—Smith, Miller, Brown, Jones, Johnson, Wilson, Kelly, Williams. Boston—Smith, Sullivan, Murphy, Brown, Johnson, Clark, O'Brien, McCarthy.

Christian Science.

Is there any difference between Christian Science and Catholicism? What method of baptism does Christian Science adopt?

MISS ATWOOD. There is so little in common between the two religions which you mention that comparison in the miraculous answer to prayer and the individual supremacy of the "head of the church" would be about the sole points of strong resemblance among the Catholic and the Christian Science and the Mormon churches. The Church of Christ, Scientist, regards baptism as spiritual solely, and recognizes no outward form whatever. It will receive a person from any other church without questioning his baptism, and will receive members who have never been baptized at all—make no reference to the matter of physical baptism.

WHAT WAS NEWS FIFTY YEARS AGO

From the Richmond Dispatch August 10, 1864.

The news yesterday was very meagre. All was quiet at Petersburg; there was little or no news from Atlanta, and the same may be said as to Mobile. From General Early, commanding the Department of Maryland and Pennsylvania, there is no intelligence that could with prudence be made public, though we may state that those "subjugated Commonwealths" have not lost any more towns this week.

General Hooker reached Washington Thursday, and, according to the Chronicle, was serenaded and made a speech about putting down the rebellion with bullets, bayonets, and so on.

The death of Rev. Daniel Waldo at Syracuse, N. Y., at the advanced age of 102 years, reduced the number of Revolutionary pensioners to eleven.

It will be remembered that a few weeks since the Confederate government sent fifty-six Federal officers, including Generals Wessel, Seymour, Shaler, Hickman and Scammon, to Charleston, to be placed in prison there. They were taken in an elegant mansion in the western part of the city, near the Ashley River, so far out of range that the only shell from the Yankee gunboats that burst near them was one which exploded the day before their exchange. They enjoyed themselves in a courtyard with games of ball, etc., and also had a very fine bathhouse at their disposal. When the Federal authorities determined to place in many Confederate officers actually under fire at Morris Island, it was rumored that the Confederate authorities had also determined, in retaliation, to place these Yankee officers on the ramparts at Fort Sumter. This rumor came to the ears of General Seymour, one of the prisoners, who intimated to Captain H. H. Raymond, adjutant and inspector-general, that probably an explanation would lead to less dreadful results. Captain Raymond informed General Seymour and his companions that if they desired to make a proposition to General Foster for an exchange, he thought no objection would be made. The result was a conference, which led to an exchange of officers. The Confederates figuring in the exchange were Major-General Edward Johnson, Virginia; Major-General Frank Gardner, Louisiana; Brigadier-General George H. Stewart, Maryland; Brigadier-General J. J. Archer, Virginia; Brigadier-General Jeff Thompson, Missouri; Colonels James N. Brown, South Carolina; H. M. Barbour, North Carolina; R. W. Canfield, Kentucky; B. W. Duke, Kentucky; W. J. Ferguson, Virginia; J. M. Hanks, Kentucky; W. H. Peebles, Georgia; R. C. Morgan, Kentucky; W. H. Vandeventer, Virginia; James Bell, of Forrest's Cavalry, and W. W. Ward, of Tennessee. In addition, there were twelve lieutenant-colonels, fourteen majors, and a half dozen minor officers. As the exchange was completed, the Federal band struck up "Home, Sweet Home," and the steamers parted. Upon their arrival in Charleston the Confederates were cordially received, and General Ed Johnson was presented with a wreath of roses by a bevy of beautiful women.

THE PUBLIC PULSE

Editorial Expressions From Leading Newspapers

The South, Its Cotton, and the War.

In the midst of the general steadiness in economic and business conditions throughout the country, there is a circumstance surrounding the South which may be said to be avoided by the conduct of the business men, reinforced by the thoughtful cooperation of a practical and intelligent government.

The South's yield of cotton is about 14,000,000 bales. Of this production our own country mills use 6,000,000 bales. Europe takes the other 8,000,000 bales, and of this export Germany and Austria consume 4,000,000 bales and England and France 4,000,000 bales. So that the South, within the last seventy years, has awakened in apprehension to the fact that this kingdom, staple, which has so long been regarded as the backbone of the world, is in peril of its revenues. Something ought to be done strongly and done quickly to encourage and to enable the Southern farmer to carry his cotton over this period of apprehension and doubt. That hero-work of Southern recuperation should not be allowed to sacrifice his staple at ruinous prices in a period of panic and discouragement.—New York Times.

The Case for Germany.

The great New York dailies have practically taken it for granted that in the present war Germany is at fault, and have rung the changes on that conclusion.

No one, however, can read the statement to the Diet of the German Chancellor without being struck by its apparent truthfulness. If truthful it makes out a complete case for Germany's contention.

Our sources of information are at this time necessarily English. Are they unbiased? Are they reliable? Certainly not. Germany has been so high courage, after Germany had become so deeply involved and so hard beset, to throw England's sword into the scale with the heaviest of battalions. For myself, I would rather believe my charter to the business of a Hohenzollern than to the infamies of a Bonaparte. Adolph Hecksher in New York Times.

Science Beyond Law's Reach.

Our duty as neutrals in the European war has been greatly complicated by the invention of wireless telegraphy. The communication of information useful to a belligerent would be an unneutral service, and the fulfillment of the obligation of the government in this respect is particularly difficult when the medium through which such communications can be sent is the free atmosphere, and the stations from which dispatches may originate, or at which they can be received or relayed, are numbered by thousands. Government stations, of course, are under control, and public stations can readily be placed under official supervision. But with the many hundred amateur stations near the coast, from which messages can be flashed a couple of hundred miles out to sea, there is nothing to be done but rely on the integrity of the operators or to close them until peace shall be restored.—Philadelphia Record.

THE BRIGHT SIDE

Not Taking Any Chances.

The Prince of Monaco makes no ventures in the present situation. He always believed in letting other people do the gambling.—New York American.

The Complete Work in Lovelost.

Neither sky-scrapers nor statues nor battle-ships nor history are at all beautiful in the making.—New York American.

Some Days—Maybe.

His wife tells a story from morn to night. And life in summer's robbed of all delight. She has to grind from day to day, while he The heated term is spending by the sea?—Judge.

Welcome to Our City.

Now that Germany has penetrated into Russian territory, look out for the approach of our friendly Kremlin, the great bell of Moscow, Volodja, Nijni Novgorod.—Philadelphia Public Ledger.

Coming and Going Leaders.

"Who led the army in that recent expedition?" "I did," replied General Tamale. "I thought the attack was led by General Concarne."

"It was I who prevented great loss of life. He led them going forward, but I led them coming back."—Washington Star.

TO THE RESCUE

ONE OF THE DAY'S BEST CARTOONS.

